
State: Arkansas **Filing Company:** United of Omaha Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.001 Plan A 2010
Product Name: Medicare Supplement Advertising - AFN44937
Project Name/Number: Medicare Supplement Advertising /AFN44937

Filing at a Glance

Company: United of Omaha Life Insurance Company
Product Name: Medicare Supplement Advertising - AFN44937
State: Arkansas
TOI: MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI: MS08I.001 Plan A 2010
Filing Type: Advertisement
Date Submitted: 07/30/2012
SERFF Tr Num: MUTM-128604540
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: KELLY KRUMWIED

Implementation
Date Requested:
Author(s): Melanie Worth, Kelly Krumwied
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 07/30/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** United of Omaha Life Insurance Company
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General Information

Project Name: Medicare Supplement Advertising

Project Number: AFN44937

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Kelly Krumwied

Filing Description:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 07/30/2012

State Status Changed: 07/30/2012

Created By: Kelly Krumwied

Corresponding Filing Tracking Number:

NAIC #: 261-69868

FEIN #: 47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising &

Direct Response Medicare Supplement Advertising

Webpage: AFN44937

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division
For Questions, please contact Melanie Worth
Phone: 402-351-4260; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

kk

Company and Contact

Filing Contact Information

Melanie Worth, Product & Advertising
Compliance Analyst

melanie.worth@mutualofomaha.com

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Mutual of Omaha 402-351-4260 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life
Omaha, NE 68175	Group Name:	Insurance
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0322111	State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
United of Omaha Life Insurance Company	\$50.00	07/30/2012	61263096

State:	Arkansas	Filing Company:	United of Omaha Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	07/30/2012	07/30/2012

State:	Arkansas	Filing Company:	United of Omaha Life Insurance Company
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Disposition

Disposition Date: 07/30/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Memorandum of Variability	Filed-Closed	Yes
Form	Webpage	Filed-Closed	Yes

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Form Schedule

Lead Form Number: AFN44937							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 07/30/2012	AFN44937	ADV	Webpage	Initial:	0.000	AFN44937_FINAL.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



Medicare Supplement Insurance



Looking for Medicare Supplement?

Help protect yourself from the expenses Medicare may not pay, and:

- Choose your own health care providers – no referrals needed
- Competitive rates - United of Omaha Life Insurance Company's rates, service and benefits paying put you, the customer first
- Virtually no claim forms to file



Request your free Medicare supplement information today!

Request your free booklet and learn more about Medicare supplement insurance from **United of Omaha Life Insurance Company.**

* Required Fields

First Name *

Last Name *

Address *

City *

State *

Zip *

Age *

Phone *

E-mail *

Current Customer? ☐ Yes ☒ No

[Complete My Request »](#)

✓ Protected Privacy ✓ Risk Free ✓ No Obligation

This is a solicitation of insurance. By responding, you are requesting a licensed insurance agent* to contact you by telephone.



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[Privacy Policy](#)

[Terms of Use](#)

Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. Government or the federal Medicare program. United of Omaha Life Insurance Company is licensed nationwide, except in NY and is solely responsible for its financial and contractual obligations. Policy forms: UM20, UM21, UM22, UM23, UM24 and UM30 or state equivalent. In NC: UM20-21719NC, UM23-21720NC, UM24-21721NC and UM30-22567NC; in OK: UM20-21746, UM23-21747, UM24-21748 and UM30-22579; in OR: UM20-21610, UM20R-21749, UM23-21613, UM23R-21750, UM24-21614, UM24R-21751, UM30-22543 and UM30R-22581; in TX: UM20-21760, UM23-21761, UM24-21762 and UM30-22587; in WA: UM20-24075, UM20R-24091, UM23-24076, UM23R-24092, UM24-24077 and UM24R-24093; in WI: UM25. Not all policy forms may be available in every state. For costs and further details of the coverage, including exclusions and limitations and terms under which the policy may be continued in force, see your agent* or write to the company. An outline of coverage is available upon request. In some states, Medicare supplement policies are available to those eligible for Medicare due to a disability, regardless of age. In TX: If you receive Medicare benefits because of a disability, you may apply for a Medicare supplement Plan A; regardless of your age. IMPORTANT NOTICE – "A CONSUMER'S GUIDE TO HEALTH INSURANCE FOR PEOPLE ELIGIBLE FOR MEDICARE" MAY BE OBTAINED FROM YOUR LOCAL SOCIAL SECURITY OFFICE OR FROM UNITED OF OMAHA LIFE INSURANCE COMPANY.

GA residents: THIS IS A LIMITED POLICY DESIGNED TO COVER ONLY THOSE EXPENSES WHICH MEDICARE DOES NOT COVER.

WA residents: The term "agent" is considered "producer" in your state.

This is a solicitation of insurance and a licensed agent* may contact you by telephone to provide additional information.

AFN44937

SERFF Tracking #:	MUTM-128604540	State Tracking #:		Company Tracking #:	KELLY KRUMWIED
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Memorandum of Variability	Filed-Closed	07/30/2012
Comments:			
Attachment(s):			
AFN44937 MOV.pdf			

VARIABLE MATERIAL FOR ADVERTISING FORM: AFN44937

The following information in the aforementioned advertisement is bracketed to denote variable material.

SECTION/LOCATION	EXPLANATION
1) Form Header: On the left side of the page. Above where the customer would fill in their information.	<p>The header will be one of the phrases listed below:</p> <ol style="list-style-type: none"> 1. Keep the doctors you know and trust with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now! 2. Help secure your retirement with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now! 3. Affordable Medicare supplement coverage for [state] residents from United of Omaha Life Insurance Company. Start Now! 4. Request your free booklet and learn more about Medicare supplement insurance from United of Omaha Life Insurance Company. 5. Enhance your Medicare protection with Medicare supplement coverage from United of Omaha Life Insurance Company. Start Now! 6. Learn more about your Medicare supplement options from United of Omaha Life Insurance Company. Start Now! 7. Get the right Medicare supplement plan for your needs from United of Omaha Life Insurance Company. Start Now! 8. Understand your Medicare supplement options from United of Omaha Life Insurance Company. Contact us Now!
2) “Currently a customer” : located toward bottom within customer fill in box	<p>This variable field will either be:</p> <ol style="list-style-type: none"> 1. Left in to test response of this question with the default of “No”, or 2. Will not show if not testing this response
3) Age: located toward the bottom of the customer fill in box, below ZIP	<p>This variable field will either be:</p> <ol style="list-style-type: none"> 1. Left in to test response of this question or 2. Will not show if not testing this response
4) “Send Request” button: bottom of customer fill in box, below “comments or questions?” section	<p>This button will read one of the following:</p> <ol style="list-style-type: none"> 1. Complete my Request 2. Take the next step 3. Ready to get started? 4. Ask about insurance today 5. Request more info. 6. Contact Us 7. Send Questions or Comments 8. Start Now 9. Request a Quote 10. Get Your Free Quote 11. Get Started Now 12. Connect with Us
5) HEADLINE: Center of the page next to the picture.	<p>The headline will be one of the phrases listed below:</p> <ol style="list-style-type: none"> 1. Looking for Medicare Supplement? 2. Looking for Medigap coverage? (will not use in MT) 3. Turning 65 soon? 4. Looking for affordable Medicare supplement rates in [state]? 5. Learn more about your Medicare supplement options 6. Enhance your Medicare protection 7. Supplement your Medicare protection 8. Find the right Medicare supplement plan for you 9. The right Medicare supplement plan for your needs 10. Learn more about your Medicare supplement options 11. Boost your Medicare protection 12. Shopping for Medicare Supplement?

<p>6) SUB-HEADLINE: Center of page, under the Headline.</p>	<p>The sub-headings will be one of the following:</p> <ol style="list-style-type: none"> 1. Help protect yourself from the expenses Medicare may not pay, and: 2. Consider these Medicare supplement benefits: 3. Understand your options 4. We offer you competitive rates and: 5. With a Medicare supplement policy from United of Omaha Life Insurance Company you can: 6. Why choose United of Omaha Life Insurance Company: 7. United of Omaha offers Medicare supplement coverage for [state] residents. 8. Medicare supplement coverage from United of Omaha can help secure your retirement and: 9. With Medicare supplement coverage from United of Omaha 10. Get the Experience and Service you Deserve from a company you can trust
<p>7) BULLETS: Center of page, under the sub-headline.</p>	<p>The Bullets will have approximately three listed at a time and will be tested between the following:</p> <p>If options 1-3 are used from variable field # 6) above:</p> <ol style="list-style-type: none"> 1. You choose the plan that best meets your needs 2. Coverage wherever you travel in the U.S. 3. Freedom – You can choose your own doctors 4. Choice – You choose the plan that best meets your needs 5. Flexibility – Coverage wherever you travel in the U.S. 6. Keep your own doctors and health care providers 7. Guaranteed renewable coverage 8. Choose your own health care providers – no referrals needed 9. If Medicare deductibles and copayments go up, your Medicare supplement benefits automatically increase to cover the changes 10. Cost, customer service and experience are usually the only difference between companies <p>If options 4-10 are used from variable field #6) above:</p> <ol style="list-style-type: none"> 11. Virtually no claim forms to file 12. Conserve your budget with affordable rates 13. Coverage from a secure company that knows Medicare 14. We offer a variety of Medicare Supplement plan options 15. Competitive rates – United of Omaha Life Insurance Company’s rates, service and benefits paying put you, the customer, first 16. Know you’re dealing with a stable and secure company
<p>8) Arrow: Center, lower section of the page, pointing at the customer fill-in box</p>	<p>This arrow will be either:</p> <ol style="list-style-type: none"> 1. Left in to test response of use of this image 2. Will not show if not testing this response
<p>9) Image/picture: left side of page</p>	<p>One of the following images will be used:</p> 




10) Guide Language: lower, left of page and to the left of the Guide image.

This language will be next to the picture of, “A Guide to Health Insurance for People with Medicare” booklet, one of the following will be used:

1. Request your free copy of **A Guide to Health Insurance for People with Medicare** by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.
2. Learn more about Medigap coverage – with your free copy of **A Guide to Health Insurance for People with Medicare** by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.
3. Request your free Medicare supplement information today!
4. Learn more! Receive your free copy of **A Guide to Health Insurance for People with Medicare** by the Centers for Medicare and Medicaid Services and the National Association of Insurance Commissioners.
5. Request your free guide to help you with your Medicare supplement decision.
6. Request your Free Information Kit today! Complete the request form or call [(800) 482-7166]]
7. Affordable policies, superior ratings and expert advice. Fill out the form or call [(800) 482-7166]] to request your free informational kit.

11) Image of the booklet – Lower left section.

One of the following images will be used:

	
<p>12) “Questions Call...”:Upper right</p>	<p>One of the following will be used:</p> <ol style="list-style-type: none"> 1. Questions? Call [(800) 482-7166] 2. Call Toll-Free [(800) 482-7166] 3. Questions? Call [(800) 482-7166)], Current Customer? 4. Call [(800) 482-7166]] to schedule an appointment 5. Call to Apply [(800) 482-7166]
<p>13) Image at top Right</p>	<p>1) One of the following images will be used:</p> 